Amendments to the Specification:

Please replace the Abstract, which appears on page 19, with the following **replacement paragraph**. No new matter is presented.

A company ~~with~~ sells underperforming asserts ~~sells these assets~~ to a trading house ~~in exchange~~ for value and a promise to make future purchases from the trading house. The value is provided by a financial institution. The trading house gives a ~~A~~ portion of the future purchase money ~~received by the trading house from the future purchases is given~~ to the financial institution to pay back the value plus interest. To securitize the promise to make future purchases, the financial institution creates a special purpose entity[[,]] which~~, in turn,~~ creates a trust. Investors provide money to the special purpose entity ~~which is used~~ to purchase low risk assets that are placed in the trust. The special purpose entity ~~then~~ agrees ~~makes an agreement with the financial institution~~ that if the company with underperforming assets defaults on its promise to purchase, the financial institution can take money from the trust. In exchange, the financial institution ~~agrees to give~~ gives the special purpose entity, and thus the investors, a large portion of the interest it receives from ~~as a result of~~ future purchases made by the company with underperforming assets.